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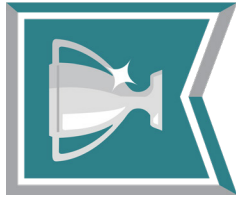


LifesMarts

Learn it. Live it.

IN A
BOX





LifeSmarts

Learn it. Live it.



LifeSmarts is a program of the National Consumers League, providing consumers with confidence and safety in the marketplace and workplace since 1899.

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Thanks to the 2020 Sears Consumer Protection and Education Fund for printing this edition.

INDEX

This LifeSmarts in a Box set includes:

About – Learn about LifeSmarts and gain strategies for using LifeSmarts in a Box.

Vocabulary Lists – Introduce vocabulary lists to bookend concepts, content, and serve as a study tool.

Activities – Participate in fun and educational games to reinforce learning.

Critical Thinking Questions – Analyze consumer issues through discussion.

LifeSmarts Questions – Test student knowledge with questions that have been used during LifeSmarts competitions.

Resources – Find additional resources and relevant teaching materials.



INDEX

LifeSmarts five topic areas include:



Personal Finance



Consumer Rights & Responsibilities



Technology & Workforce Preparation



Health & Safety



The Environment

ABOUT

What is LifeSmarts in a Box?

A toolkit for educators, LifeSmarts in a Box will jumpstart your LifeSmarts experience by providing activities to complement curriculum and enhance classroom instruction.

LifeSmarts in a Box provides educators with a manageable set of consumer concepts, keywords, and content vocabulary activities to enliven instruction in family and consumer sciences, business, technology classes, and more.

Classroom teachers, LifeSmarts coaches, and community educators will find the activities meaningful both within the classroom and in settings beyond the traditional classroom.

The concept behind the LifeSmarts in a Box deck of cards is to:

- a. Learn: Master consumer and financial content vocabulary
- b. Compete: An easy way to energize LifeSmarts team practice
- c. Connect: Develop student leaders who take charge
- d. Communicate: Share consumer knowledge with others
- e. All of the above (That's a correct answer!)

It complements existing student leadership programs and can be integrated with 4-H, workforce prep, and community service projects.



ABOUT

This comprehensive toolkit includes:

- Key consumer topics in the five LifeSmarts areas:
 - Personal Finance
 - Consumer Rights & Responsibilities
 - Technology & Workforce Preparation
 - Health & Safety
 - The Environment
- 39 classroom and small-group activities to reinforce concepts and vocabulary
- Critical thinking questions
- LifeSmarts questions

LifeSmarts in a Box objectives

1. Develop awareness and understanding of consumer and financial literacy vocabulary.
2. Explain and apply consumer education concepts.
3. Create a framework for acquisition and retention of consumer content vocabulary.
4. Provide an academic game model to increase the attention and engagement of learners.

NCL thanks the educators and content experts who helped guide the development of LifeSmarts in a Box.

ABOUT

Introduction to LifeSmarts

LifeSmarts, the nation's premier consumer education program, has been providing real-world education to students for nearly three decades. In LifeSmarts, students learn about core consumer topics and develop critical thinking skills in an interdisciplinary format.

LifeSmarts is a comprehensive consumer education program that is free to middle school and high school students and educators. The main goal of the LifeSmarts program is to create consumer savvy young people who will be better equipped for adult life in today's complex, global marketplace.

LifeSmarts is fortunate to partner with state-based agencies and organizations to run the program at the local level. Partner organizations include state Attorneys General, consumer protection agencies, Jump\$tart Coalitions, Councils on Economic Education, Extension Agencies, 4-H leaders, and more.

Learn more, connect with us, and compete online at [LifeSmarts.org](https://www.LifeSmarts.org).



ABOUT

LifeSmarts educational strategies

Goals for students include:

1. Learn new concepts to take with them into their “real” life.
2. Create a scaffold to store new information and to integrate with existing knowledge.
3. Engage in active learning.
4. Develop the critical thinking skills necessary to evaluate consumer and financial information in the marketplace.

We work with educators

To help students and educators achieve these goals, we:

1. Provide free educational resources at [LifeSmarts.org](https://www.lifesmarts.org).
2. Create materials that reflect the complex and evolving issues facing our youth.
3. Produce materials that integrate with and supplement student leadership organizations and other community-based youth programs.
4. Host no-cost online team competitions and contests, as well as in-person state and national competitions.

ABOUT

The need for consumer skills

Teenagers are consumers.

In 2021, teens spent \$63 billion, or about \$2,400 per teen. Teens are most likely to spend their own money on food and clothing. They influence family spending as well, with as many as 90% of parents saying they involve their children in purchasing decisions.

School administrators, educators, and adult mentors who want to provide students with real-world skills don't always know where to start. That's where LifeSmarts excels. LifeSmarts builds literacy skills and problem-solving skills in five topic areas:

Personal Finance

Consumer Rights & Responsibilities

Technology & Workforce Preparation

Health & Safety

The Environment



ABOUT

Lessons for the real world

LifeSmarts provides teens with the skills and knowledge they need to evaluate risks and opportunities and make informed decisions in the marketplace. It helps them make better choices for themselves and their families.

LifeSmarts builds consumer literacy by combining uniquely broad consumer content with a vocabulary-building framework. The free resources and online and live competitions provide students with the opportunity to show what they have learned and how they are applying this information to daily life.

That's why at LifeSmarts we say:

Learn it. Live it!

VOCABULARY

Concept lists

LifeSmarts topics are purposefully broad to reflect today's complex consumer marketplace. Below are breakdowns of each broad topic into eight to 10 subtopics. On the following cards, each subtopic is further broken down into eight key vocabulary terms. While this is not meant to be an exhaustive list of the content covered in competition, it is provided to give LifeSmarts coaches and players a good starting point to acquire the consumer knowledge they need to be successful in LifeSmarts and in life.

Personal Finance

- Credit & Debt Management
- Decision Making & Smart Shopping
- Financial Planning
- Financial Services
- Housing
- Money Management & Budgeting
- Risk Management
- Taxes
- Information & Regulation
- Acronyms & Abbreviations

Consumer Rights

- Choices & Decisions
- Citizenship
- Consumer Protection
- Contracts
- Fraud
- Lifecycle
- Marketing & Advertising
- Marketplace Economics
- Information & Regulation
- Acronyms & Abbreviations



VOCABULARY

Concept lists continued

Technology & Workforce Preparation

- Career Planning, Education & Income
- Communication & Social Networks
- Computing
- Cyber Ethics
- Cyberspace
- Multimedia
- Other Technologies
- Privacy & Security
- Workplace
- Information & Regulation
- Acronyms & Abbreviations

Health & Safety

- Controlled Substances
- Disease & Medicine
- Emergency & First Aid
- Healthcare
- Mental Health & Relationships
- Nutrition & Food Safety
- Personal Care & the Body

- Safety
- Wellness
- Information & Regulation
- Acronyms & Abbreviations

The Environment

- Atmosphere, Water & Land
- Ecology
- Energy
- Populations
- Sustainability
- Waste Management
- Information & Regulation
- Acronyms & Abbreviations

VOCABULARY

PERSONAL FINANCE

Credit & Debt Management

20/10 rule

Closed-end credit

Credit history

Debit card

Finance charge

Predatory lending

Revolving credit

Unsecured debt

Decision Making & Smart Shopping

Alternative

Comparison shopping

Fixed/flexible expenses

Needs

Pay Yourself First

Purchase agreement

Unintended consequences

Warranty

Financial Planning

Annual report

Broker

Capital gain

Compound interest

Dividend

Mutual fund

Retirement

Stock



VOCABULARY

PERSONAL FINANCE

Financial Services

Bank

Credit union

Direct deposit

EFT

Fund availability

Online banking

Reconcile

Wire transfer

Housing

Appraisal

Closing cost

Equity

Lease

Mortgage

PITI

Security deposit

Title

VOCABULARY

PERSONAL FINANCE

Money Management & Budgeting

Asset

Budget

Credit counseling

Long-term goal

Opportunity cost

Record keeping

Time value of money

Variable expenses

Risk Management

Beneficiary

Comprehensive coverage

Deductible

Disability insurance

Floater

Premium

Renters insurance

Social Security

Taxes

Audit

Deduction

Exemption

Gross income

Progressive tax

Tax bracket

W-2

Withholding



VOCABULARY

PERSONAL FINANCE

Information & Regulation

CARD Act

FDIC

COBRA

SEC

Fair Credit Billing Act

Truth-in-Lending Act

Federal Reserve Board

Usury laws

Acronyms & Abbreviations

401K

FICO

APY

IRA

EFT

MSRP

CRA

PIP

VOCABULARY

CONSUMER RIGHTS

Choices & Decisions

Behavioral economics	Lifestyle
Comparison shop	Opportunity cost
Decision making process	Standard of living
Impulse purchase	Wants

Citizenship

Bill of Rights	<i>Habeas corpus</i>
Civic responsibility	Naturalization
Demographics	Slander
Expunge	Vital statistics

Consumer Protection

Antitrust laws	Escrow service
BBB	Lemon law
CAP	Product liability
Constructive complaining	Small claims court



VOCABULARY

CONSUMER RIGHTS

Contracts

Acceleration clause

Arbitration

Balloon payment

Implied warranty

Judgment

Mediation

Repossession

Right of rescission

Fraud

419

Counterfeit check

Fraud alert

Identity theft

Phishing

Quackery

Skimming

Spoof

Lifecycle

Alimony

Birth certificate

Codicil

Legal age

Living will

Power of Attorney

Selective Service

Transcript

VOCABULARY

CONSUMER RIGHTS

Marketing & Advertising

Bait and switch

Direct marketing

Dynamic pricing

Loss leader

Obsolescence

Product placement

Store brands

Testimonial

Marketplace Economics

Caveat Emptor

Cooperative

Crowd sourcing

Fiscal year

GDP

Imports

Law of Demand

Scarcity



VOCABULARY

CONSUMER RIGHTS

Information & Regulation

Cooling Off Rule

FDA

CFPB

Free trade

Do Not Call Registry

USDA

Energy Star Label

Weights and Measures

Acronyms & Abbreviations

BBB

FCC

CIC

MSRP

CPSC

OSHA

EOC

UPC

VOCABULARY

TECHNOLOGY & WORKFORCE PREP

Career Planning, Education & Income

Benefits

Deductions

Entrepreneur

Financial plan

Garnishment

Minimum wage

Resume

Transfer payment

Communication & Social Networks

Blog

Cyberbullying

E-mail

Emoticon

Podcast

Social Network

Spam

Texting

Computing

Attachment

Backup

Disk drive

File extension

Hard disk space

Hardware

RAM

Software



VOCABULARY

TECHNOLOGY & WORKFORCE PREP

Cyber Ethics

Bootleg

Computer forensics

Cybercrime

Digital footprint

Intellectual property

Netiquette

Plagiarism

Software piracy

Cyberspace

Broadband

Encryption

Home page

Hyperlink

Hotspot

IP address

Search engine

Upload

Multimedia

Animation

Audio

Gaming

Image

Presentations

Sound card

Text

Video

VOCABULARY

TECHNOLOGY & WORKFORCE PREP

Other Technologies

3-D printing

Artificial Intelligence (AI)

Apps

Assistive technology

Cloud computing

Cybersecurity

E-waste

Virtual assistant

Privacy & Security

Data breach

Keylogger

Malware

Opt-out

Privacy policy

Social engineering

Spam

Virus

Workplace

Apprenticeship

Career cluster

Credentials

Diversity

Internship

Mentor

Seniority

Time management



VOCABULARY

TECHNOLOGY & WORKFORCE PREP

Information & Regulation

Deep Web

IC3

Domain

ICANN

E-commerce

Net neutrality

FCC

Tutorial

Acronyms & Abbreviations

AUP

IMAP

DSL

LED

FCC

RFID

HDMI

WAN

VOCABULARY

HEALTH & SAFETY

Controlled Substances

Addiction

Anabolic steroid

Depressant

DUID

Inhalant

Overdose

Stimulant

Withdrawal

Disease & Medicine

Active ingredient

Allergy

Asymptomatic

Disease

Immune system

Overdose

Pathogens

Vaccine

Emergency & First Aid

AED

Anaphylaxis

Burns

Dehydration

Disaster supply kit

Hypothermia

Shock

Tetanus



VOCABULARY

HEALTH & SAFETY

Healthcare

ACA	Long-term care
Deductible	Medicare
Fee for service	Physical therapy
Flexible spending account	Ultrasound

Mental Health & Relationships

Anger management	Eating disorder
Bipolar disorder	Negotiation
Conflict	Phobia
Depression	Road rage

Nutrition & Food Safety

2-hour rule	Functional food
Amino acid	Portion control
Digestion	Sanitation
Foodborne illness	Vegan

VOCABULARY

HEALTH & SAFETY

Personal Care & the Body

Antibodies

Blood pressure

Concussion

Glucose

Hygiene

Risk factor

UV rays

Virus

Safety

Carbon monoxide

Child resistant packaging

Circuit breaker

CPR

Fire triangle

PFD

Prevention

Recall

Wellness

Aerobic

Exercise

Ligament

Metabolism

Obesity

Physiology

Stress

Wellness



VOCABULARY

HEALTH & SAFETY

Information & Regulation

CDC

Drug facts label

FDA

Health claim

NHTSA

Poison Control Center

Quackery

Red Cross

Acronyms & Abbreviations

ABC

ADA

CPSC

FMLA

HIPPA

LDL

RDA

UL

VOCABULARY

THE ENVIRONMENT

Atmosphere, Water & Land

Acid rain

Bioclimate

Erosion

Ground water

Ozone

Prairie

Reservoir

Water cycle

Ecology

Carbon cycle

Ecological impact

Environment

Greenhouse effect

Habitat

Native species

Run-off

Wastewater



VOCABULARY

THE ENVIRONMENT

Energy

Alternative fuels

Emission

Energy recovery

Fuel economy standard

Hybrid

Peak Electricity demand

Renewable

Solar Energy

Populations

Carbon footprint

Carcinogen

Endangered species

Irradiation

Migration

Pathogens

Population density

Potable water

VOCABULARY

THE ENVIRONMENT

Sustainability

Carrying capacity

Climate change

Genetically modified

Going green

Natural resources

Pollutant

Social responsibility

Urban planning

Waste Management

Agricultural waste

Curbside collection

Dump

Landfill

Mandatory recycling

Post-consumer waste

Salvage

Source reduction



VOCABULARY

THE ENVIRONMENT

Information & Regulation

Bureau of Land
Management

Clean Air Act

Endangered Species Act

Energy.gov

Kyoto Protocol

National Response Center

National Weather Service

Superfund

Acronyms & Abbreviations

CWA

EPA

GRAS

HDPE

NIMBY

NOAA

PPM

VOC

ACTIVITIES

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ACTIVITIES

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ACTIVITIES

1. PASS THE BANANA

Time: 5-10-15 minutes

Materials: Bananas, LifeSmarts vocabulary with definitions

1. Form relay team lines.
2. Give a banana to the first student in each line.
3. Read a definition. Ask students to call out the word being defined. Only the first student in each line (those holding the bananas) may answer.
4. The first person to call out the correct answer passes the banana to the next student in line. Only one line may move the banana per definition.
5. Another definition is read, and play progresses.
6. The game is over when a banana reaches the end of a relay line.

OPTIONAL: To win, the team must eat the banana. Packages of candy or other snack food can also be used.



ACTIVITIES

2. QUICK DRAW

Time: 5-10-15 minutes

Materials: Paper and markers, LifeSmarts vocabulary list

1. Form teams of 3-6 players.
2. One student receives a vocabulary term and draws images to help other players guess the term. All teams play at once.
3. The team that guesses the correct term receives a point for giving the correct answer, and the team that is drawing receives a point for the term guessed.
4. The job of “quick draw” rotates through all teams and all players.

EXTENSION: Set a time limit and give the “quick drawer” a list of terms to draw, one after another, until the time expires.

ACTIVITIES

3. JUST SAY IT

Time: 5-10-15 minutes

Materials: LifeSmarts vocabulary list

1. Form teams of 4-6 players.
2. Choose an actor from a team to silently act out the assigned vocabulary term. All teams try to guess the term.
3. The first team to correctly guess receives a point and must act out the next term. If no team guesses the term, play rotates through the teams.

NOTE: You may use a 1- or 2-minute time limit, if desired. The group may determine rules about allowing letters, symbols, or "rhymes with" actions.



ACTIVITIES

4. ACRONYM SLAM

Time: 5-10 minutes

Materials: Acronyms taken from the vocabulary lists, whiteboard, flipchart, or butcher paper, and markers

1. Form relay team lines in front of a whiteboard, flipchart, or posted butcher paper. Give the first member of each team a marker.
2. Call out an acronym. Players from each team go head-to-head. The winner is the first player to correctly write what the acronym stands for. Each competitor hands off his marker to the next teammate. The winner is done; the loser returns to the end of the line for another turn.
3. Play progresses with another acronym and a new player for each team.
4. The first team to have each member give a correct answer wins the relay.

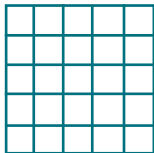
ACTIVITIES

5. TUTTI FRUTTI

Time: 15 minutes

Materials: Game grid or paper and pencil

1. Draw a 5-by-5 grid, and list a LifeSmarts topic or concept above each column across the top.



2. Ask one student to provide five letters for the rows along the left side of the grid. All players will use those letters for the round.
3. Players write a term in each box that relates to the topic and begins with the letter of that row.
4. Score by calling out terms. If no one else has the term, it is worth 10 points; if two or more have the term, it is worth 5 points. No points are earned for terms that the group agrees do not relate.
5. Highest score wins.

NOTE: The game increases in difficulty as the topics or concepts become more specific.



ACTIVITIES

6. IN QUEST OF THE GALLON

Time: 15 minutes

Materials: Empty gallon jugs, 8 oz. cups, water source, LifeSmarts questions

1. Form teams. Provide each team with an empty gallon jug, an 8 oz. cup, and a water source.
2. Ask the teams LifeSmarts questions. A correct answer allows the team to pour one 8 oz. cup of water into the jug.
3. The first team to fill their gallon jug is the winner.
4. To make the game more challenging, use smaller cups and stage the game farther away from the water source.

NOTE: Bonus questions could include "How many cups in a pint," "How many cups in a quart?," etc.

ACTIVITIES

7. NOUGHTS & CROSSES

Time: 5-10-15 minutes

Materials: Paper and pencil

1. Players pair off.
2. Create a game grid for each pair of players.



3. The object of the game (like tic-tac-toe) is to get three noughts or crosses in a row.
4. Players alternate answering questions. They may mark a "nought" (O) or a "cross" (X) in the grid when they answer a question correctly.

OPTIONAL: Give each player either three noughts or three crosses for play. They must place or move them in the grid as they answer questions correctly. The first player to place three noughts or crosses in a row wins.

ACTIVITIES

8. ROLLER DERBY

Time: 15 minutes

Materials: List of LifeSmarts concepts

1. Form two concentric circles of an equal number of students. Students in each circle move, walking in opposite directions.
2. The leader signals students to stop and partner with the student nearest them in the opposite circle. The pairs stand side-by-side facing counterclockwise. The person on the inside circle will be the speaker.
3. The leader calls out a topic or concept. Pairs begin to walk together counterclockwise, telling their partner everything they know about the topic.
4. The speaker continues until the derby has made a “pace line” (one full lap) and the leader calls out “recycle.”
5. The pairs separate and circles again move in opposite directions until instructed to stop. New pairs are formed for a “pace line” with a new topic. This time the speaker is the person in the outside circle.
6. Play continues until the leader signals stop.

NOTE: Take time to practice the game movements on command.

ACTIVITIES

9. MOTOR MOUTH

Time: 5-10-15 minutes

Materials: Don't Say It cards, prepared in advance

1. Prepare Don't Say It cards containing the content vocabulary words you wish to use and a list of 4-6 related terms that may not be used to describe the term. (See examples on the back of this card.)
2. Divide group into two teams. Players from each team will take turns being the Motor Mouth.
3. A player from Team One stands in front of the group and will be the first Motor Mouth. A player from Team Two stands next to the person acting as Spotter.
4. Motor Mouth describes the term without using the words on the Don't Say It card or the term itself. The Spotter's job is to make sure Motor Mouth doesn't use any forbidden words.
5. The first team to correctly identify the term receives one point. If the Motor Mouth uses a word on the Don't Say It card, a point is deducted from their team's score.
6. Play continues with a member of Team Two as Motor Mouth, and a player from Team One serving as Spotter.



ACTIVITIES

DON'T SAY IT CARD SAMPLES

Example Term: Stock

Don't Say It: Wall Street, investing, market, broker, blue chip

Example Term: Identity theft

Don't Say It: Personal, information, identifying, Social Security number, fraud

Example Term: Landfill

Don't Say It: Waste, municipal, dump, disposal, burial

Example Term: Obesity

Don't Say It: BMI, weight, health, condition, diet

Example Term: Hashtag

Don't Say It: Twitter, number sign, short, Tweet, social media

Example Term: FDIC

Don't Say It: Deposits, insure, \$250,000, federal, bank

Example Term: Lemon Law

Don't Say It: automobile, car, legal, warranty

NOTE: A study or flash card app can be used to make and share the "Don't Say It" cards.

ACTIVITIES

10. AGREE, DISAGREE, MAYBE IF...

Time: 15 minutes

Materials: LifeSmarts in a Box Critical Thinking Cards and three signs: "Agree," "Disagree" and "Maybe If..."

1. Post "Agree" and "Disagree" signs in opposite corners of the room and the "Maybe If..." sign between them.
2. Tell participants that the discussion that follows will be about complex ideas and issues and that there are many valid viewpoints.
3. Read a "React" statement from the Critical Thinking Cards and ask participants to stand below the sign that best reflects their "educated opinion."

Note: An "educated opinion" is one explained by using facts.

4. Ask a sampling of participants under each sign to explain or defend their position. The leader can add facts and ask questions of the participants.
5. As opinions and facts surface, allow participants a chance to move to another location. Continue the discussion by asking some participants why they moved.

VARIATION: Defend the opposing position. What would it take to move you to another place on this issue?



ACTIVITIES

11. SPIDER WEB

Time: 15 minutes

Materials: Whiteboard, flipchart, or butcher paper and markers

1. Select one LifeSmarts topic and write it in the middle of the paper or board. Additional terms are added as part of a “spider web” graphic organizer.
2. Students take turns adding terms, linking them to the center of the web diagram, and explaining the connection to the group.
3. Play is done when the group can find no more terms to relate to the topic or the allotted time expires.



ACTIVITIES

12. PICK 'EM

Time: 15 minutes

Materials: Craft sticks, two small containers labeled “pick ‘em” and “picked on,” Critical Thinking Question cards

1. Distribute craft sticks and have each player write their name on one stick.
2. Place all the sticks in the “pick ‘em” container and pull out the first stick. Pass both containers to the player whose name was drawn and ask that player to respond to a Critical Thinking Question.
3. The player responds, moves their stick from the “pick ‘em” container into the “picked on” container, and chooses another player’s stick from the “pick ‘em” container. The new player adds to the discussion or asks for a new question.
4. Play continues until all the sticks have moved from “pick ‘em” to “picked on.”

NOTE: Players may choose to pass, but their stick remains in the “pick ‘em” container until they have contributed to the discussion.



ACTIVITIES

13. BULLSEYE

Time: 5-10 minutes

Materials: LifeSmarts vocabulary list

1. Players form two concentric circles facing one another. Circles should have the same number of players. The leader is in the center, or the “bullseye.”
2. One circle rotates clockwise while the other rotates counterclockwise until the leader calls “stop” and players in the two circles face one another.
3. The leader calls out a vocabulary term for the player on the outside to define and explain to the player on the inside. The inside player accepts or rejects the answer.
4. The leader then gives the definition or calls on a player to do so, and the circles move again. The players on the inside take their turn defining and explaining.

NOTE: This is a great activity when a group has been sitting too long or is restless. The leader can energize the group by only giving 15-20 seconds for definitions.

ACTIVITIES

14. GUESS WHAT?

Time: 5-10-15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. The Guesser holds a vocabulary term up to their forehead so that the other players can see the term. The player holding the card should not know what the term is. The Guesser may not ask questions.
2. The rest of the players give clues until the Guesser correctly guesses the word.
3. The game proceeds until the allotted time has passed or until each player has correctly guessed a term.

OPTIONAL: Divide the group into two teams. Teams alternate giving clues to the Guesser. The team who gives the clue that allows the Guesser to correctly guess the term receives a point.



ACTIVITIES

15. BACKWARDS & FOREWORDS

Time: 10 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Divide the group into two teams. Tape a content vocabulary term to the back of each player. Players should not see their own term.
2. Players move around the room asking one “yes” or “no” question of each person, until they think they know their content vocabulary word.
3. When a player thinks they know their word, they move to a designated “forewords” area until the allotted time expires.
4. Players then give a foreword (introductory statement) about their term.
5. If the player correctly identifies the term, their team receives a point.

ACTIVITIES

16. LAUNDRY LIST

Time: 5-10-15 minutes

Materials: Paper and markers or pencils, LifeSmarts topic lists

1. Form teams of 3-5 players.
2. Provide teams with a “laundry” topic for the round.
3. Teams draw a laundry line on their paper and have 60 seconds to “hang” as many terms as they can on the line. Terms must directly relate to the topic.



4. The full group then accepts or rejects the terms without debate by thumbs up and thumbs down, as each team scores their laundry line as follows:
 - 0 points-dirty laundry, group rejects term*
 - 1 point-term acceptable, but used by other teams*
 - 2 points-term acceptable, not used by any other team*
5. Play resumes with another “laundry” topic. When time is up, the team with the most points wins.

NOTE: Suggested topics may be broad or limited in scope. Examples: Social Security, fraud terms, nutrients, or materials that can be recycled.



ACTIVITIES

17. LINE UP AT THE DOOR

Time: 5 minutes or less

Materials: LifeSmarts questions or vocabulary terms with definitions

1. Leader asks, "Who really wants to line up at the door?" Players raise their hands if they want to play.
2. Leader calls on a player and asks a question or requires the player to define a content vocabulary word. If the player gives a correct answer, the player may line up at the door. If the player gives an incorrect answer, the player must remain in their seat.
3. Once all players have been able to answer one question and there is a line at the door, players may challenge the first person in line for their position by correctly answering an additional question. The player who is in the front of the line asks the questions.

NOTE: If there are players still seated, they may enter the game and challenge the person at the head of the line.

ACTIVITIES

18. PUBLIC SERVICE ANNOUNCEMENT

Time: 15 minutes

Materials: LifeSmarts Cube

1. Form teams of 2-4 players.
2. Write “announcement” categories on slips of paper: radio spot, TV commercial, weather report, or special bulletin. (Teams may create additional categories.)
3. Roll the LifeSmarts Cube for a topic.
4. Each team has five minutes to create a PSA that communicates an important consumer message for that topic, informing others of a “need to know” message.
5. Groups present their messages to one another.

NOTE: PSA length should be no more than 20 seconds. In place of the cube, students could draw for a topic or topics could be assigned.



ACTIVITIES

19. SWAT THE WORD

Time: 5-10 minutes

Materials: Content vocabulary words posted around the room, fly swatters, definitions

1. Form relay teams and give the first player on each team a fly swatter.
2. The leader reads a definition of one of the vocabulary words posted in the room.
3. The players holding the fly swatters are competing against each other. The first player to find the correct term, swat it, and shout it out loud wins a point for their team.
4. All players return to their relay teams, pass the fly swatter to the next player, and play resumes with a new definition.
5. Play continues for a designated time or until one team "swats" a designated number of terms.

NOTE: Newspapers rolled into long tubes can replace fly swatters.

NOTE: Use large sticky notes to post the content vocabulary so that they can be collected and reused.

ACTIVITIES

20. PASS IT ON

Time: 15 minutes

Materials: Paper and pencil

1. Form teams of 2-4 players.
2. Select several LifeSmarts concepts and write each at the top of a piece of paper. Each team should start with one of the topics.
3. The papers are passed systematically around the group from team to team. Each team confers and writes a new fact about that concept in the time allotted by the leader.
4. The leader declares, "Pass," and the paper moves to the next team. The teams must stop writing when the leader says "Pass."
5. Play ends when the topics are back where they started.
6. Papers are placed under a document camera or read aloud to review and discuss the topic.



ACTIVITIES

21. PASS THE BALONEY

Time: 10-15 minutes

Materials: Paper and pencil

1. Play PASS IT ON but, in addition to writing a fact, each team writes one inaccurate statement during the round of play.
2. During the group discussion, teams must distinguish the facts from the inaccurate statements.

ACTIVITIES

22. ONCE UPON A TIME

Time: 15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Form teams of 2 players. Teams play against a second team.
2. Stack flashcards by topic area and place upside down. Easy play begins with two or three topic areas, while advanced play includes four or five.
3. The first team turns over a card from each stack, revealing a series of vocabulary terms.
4. The team confers and then constructs a "Consumer Story" using the terms in the story. The story should reveal their understanding of the vocabulary and place the words in context.
5. Teams take turns telling stories until time is called.

NOTE: Once Upon a Time can also be played as a large group activity. Each team builds onto a group story.

NOTE: A study or flash card app can be used to make and share the "Don't Say It" cards.



ACTIVITIES

23. YOU GOT IT!

Time: 5-10 minutes

Materials: LifeSmarts vocabulary lists

1. Form teams of 3-6 players. Establish a time limit of one to two minutes per round.
2. One player is given a list of vocabulary terms. Taking one term at a time, the player gives a single clue to his teammates.
Example term: ATM
Example clue: A place to get money
Possible answers: Cash machine, bank, job, allowance, etc.
3. The other team members call out responses until they correctly guess the vocabulary term. The first player calls out "You Got It!" and moves on to the next term. Play continues until the round is complete (either all words are used, or time expires). Teams then tally the number they got correct in that round; one point per correct answer.
4. Play begins again with a new vocabulary list. Another team member gives the single clue.
5. Play ends when time expires. The team with the most points wins.

ACTIVITIES

24. SNOWBALLS

Time: 5-10 minutes

Materials: Scrap paper and pens or pencils

1. Pair students to write a vocabulary term on one sheet of paper and the definition on another.
2. When directed, students crumple the papers into balls and throw them into the center of the room.
3. Individual students are released to pick up one "snowball" and try to find the match to that term or definition. Repeat as desired.



ACTIVITIES

25. LIKEWISE OR WISE GUY

Time: 5-10-15 minutes

Materials: LifeSmarts topics and content vocabulary

1. Choose a LifeSmarts topic.
2. The first player thinks of a related content vocabulary word and gives an accurate or inaccurate definition of the word.
3. The second player calls “likewise” if they believe the definition is true. The second player gives another related term and definition.
4. If the second player believes a definition is false the player calls “wise guy” and gives the correct definition.
5. Play then moves to another player who defines another related term—correctly or incorrectly.

ACTIVITIES

26. ONLY 10

Time: 15 minutes

Materials: Paper and pencil

1. Form teams of five players.
2. The leader calls out a vocabulary term.
3. Teams cooperatively write a definition for the term using exactly 10 words.
4. Each team member adds one word at a time to the definition, rotating through the team twice.
5. Teams share their definitions with the whole group.



ACTIVITIES

27. DATING GAME

Time: 5-10-15 minutes

Materials: Cards containing one LifeSmarts vocabulary term each, prepared in advance

1. Divide into pairs. Each pair receives five “blind” (random) vocabulary terms and goes on a blind date.
2. The pairs are given two minutes to link four of the terms, demonstrating their understanding and knowledge. They may discard one of the five cards.
3. Double Date: Pairs swap their knowledge and ideas by sharing the relationships and connections they have made with another group.

VARIATION: Roll the LifeSmarts Cube for a topic area and have teams relate “blind date” cards to that topic.

ACTIVITIES

28. GRAFFITI WALL

Time: 5-10-15 minutes

Materials: Whiteboard, flipchart, or butcher paper and markers

1. Place a term or concept in the middle of the board.
2. Players take turns coming up to the board, writing a related term, and explaining its relationship to the original concept.
3. Once everyone has added to the wall, erase and resume play with a new term or concept.



ACTIVITIES

29. ALPHABET SOUP

Time 10 minutes

Materials: Paper and pencil

1. Form relay teams of 4-6 players.
2. Select a LifeSmarts topic area and a letter of the alphabet.
3. The first person on each team states a vocabulary term that relates to the topic area and begins with the selected letter of the alphabet.
4. If successful, the team member moves to the back of the relay line; if unsuccessful the team member remains in place and tries again.
5. The first team to have all members successfully give a related word wins the round.
6. When one relay team is done, a second letter of the alphabet is called. Play ends when time is over or the alphabet has been used.

NOTE: Increase the challenge by having team members define and/or use the word in context in a sentence.

ACTIVITIES

30. KEEP AWAY

Time: 15 minutes

Materials: Paper and pencil

1. Divide the group into an even number of three- to five-member teams.
2. Pair each A team with a B team. Both teams secretly choose a LifeSmarts subtopic. (For this game “personal finance” is too broad, but “banking” is fine.)
3. Each team creates a written list of 10 words that directly relate to the topic.
4. Play begins with Team A revealing its topic. Team B has one minute to guess the words on the opposing team’s list.
5. Team B receives one point for each word guessed correctly, while Team A receives one point for each word not guessed.
6. Teams reverse roles and play continues.

NOTE: To speed play, teams can create more than one list during the initial conference time.



ACTIVITIES

31. MATCH WORD

Time: 10-15 minutes

Materials: Vocabulary and definition cards, prepared in advance

1. Divide group into pairs or trios.
2. Place vocabulary and definition cards face down in rows creating a grid.
3. Students turn over two cards at a time, attempting to match a term with a definition. When a match is made, those cards are removed and placed in the “bone pile” of the person who made the match. Play continues until all cards are matched.
4. The winner is determined by whoever has the most bones in their pile.

ACTIVITIES

32. TWOS AND THREES

Time: 5-10 minutes

1. Give each player a vocabulary card.
2. Instruct the group to mingle until instructed to “stop” and form groups of two or three.
3. Each team creates a written list of ten words that directly relate to the topic.

NOTE: You may expand the groups to four or five students and mix topic areas to make the play more challenging.



ACTIVITIES

33. ACRONYMS FRONT & BACK

Time: 5-10 minutes

1. Form relay teams.
2. The teacher/coach writes an acronym on the board. The first players on each team compete against one another to be the first to correctly write the words the acronym stands for.
3. The first player to correctly identify the acronym declares “front” or “back” and writes a new acronym that begins with the first letter (“front”) or last letter (“back”) of the acronym they correctly identified.
4. Players who competed rotate to the back of their respective lines, and a new player on each team competes to identify the new acronym. Again, the winner declares “front” or “back” and chooses the new acronym.
5. Play continues until the relay has rotated through all team members. At that point, stop to review the acronyms and their definitions for accuracy.
6. Teams may score one point for each correct answer.
7. Play may continue through a full rotation, or until a specified number of points are reached.

ACTIVITIES

34. SMARTIE GRAMS

Time: 5-10 minutes

1. Form teams of two. Each team of two plays against another team of two.
2. Players arrange a set of letter tiles face down, and each team draws 12 tiles.
3. Teams, working independently, use the letters they have drawn to form LifeSmarts content vocabulary or acronyms. Using one or more of the LifeSmarts topic areas, words are formed in crossword fashion until no additional words can be formed.
4. Teams then draw three new tiles at a time, reconfiguring the crossword to use the new tiles.
5. When all the tiles are used, or less than five tiles remain, the game is over
6. Each team counts the words in their crossword, and the team with the most words wins. Individual teams may choose to use a word more than once in their crossword, but it can only be scored once.

NOTE: If time allows, teams may play consecutive rounds and the highest cumulative score determines the winner.

OPTIONAL: Teams define the words used in their crossword to gain an additional point for the word.



ACTIVITIES

35. DOUBLE DICE

Time: 5-10 minutes

Materials: Two LifeSmarts Cubes per group. (Download the LifeSmarts Cube template from LifeSmarts.org)

1. Form groups of two to four students. Players can play one-on-one or two-on-two.
2. First player rolls both LifeSmarts cubes to identify the topic(s) in play.
3. Player(s) must then provide a vocabulary term for the topic(s) rolled and then relate the terms to one another.
4. Play then switches and the other player(s) roll for the topic(s) they will use.

ACTIVITIES

36. TILE TOGGLE

Time: 5-10 minutes

Materials: Letter Tiles (Download letter tile sheets from LifeSmarts.org. Duplicate on card stock, laminate, and cut into playing tiles)

1. Form teams of four and announce a LifeSmarts topic (choose from personal finance, health and safety, the environment, technology, and consumer rights and responsibilities).
2. Turn tiles face down on the table. Players take turns turning over a tile.
3. Players shout out a vocabulary term that relates to the LifeSmarts topic chosen by the teacher/coach, and begins with the letter they have turned over. The player then explains the relationship between the term and the topic.
4. If the other players accept the answer, the letter tile is given to the player who answered. The next tile is turned over and play resumes.
5. The player with the most letter tiles at the end of the game wins.



ACTIVITIES

37. AROUND THE WORLD

Time: 5-10 minutes

Materials: Numbered definition cards, numbered answer blanks

1. Post numbered definition cards around the room.
2. Divide group into teams of two and provide each team with a numbered answer blank. Give teams a time limit.
3. Teams will move between cards, writing down the vocabulary term they believe relates to each definition. Teams use numbered answer sheets, placing each answer in the blank that corresponds with the definition number.
4. When time has expired, provide the answers so that teams may score their own answer sheets.
5. The team that correctly identified the most vocabulary terms wins.

NOTE: To avoid "traffic jams," use twice as many definition cards as teams.

ACTIVITIES

38. ILLUSTRATIONS

Time: 15 minutes

Materials: Picture envelopes

1. Cut a variety of pictures from magazines and place eight-ten pictures into each envelope, creating eight-ten envelopes total (or enough for each team to have one).
2. Divide the group into teams of two to three.
3. Select a LifeSmarts topic and a content vocabulary list for students to use.
4. Distribute the picture envelopes and ask teams to create a narrative using one vocabulary term with each picture. Determine the number of pictures their stories should include. Stories should demonstrate the students' knowledge of the content vocabulary.
5. Teams present their stories to the full group.

NOTE: Play can continue by having teams pass a designated number of pictures clockwise and counterclockwise to mix the pictures and vary the possibilities.



ACTIVITIES

39. EGYPTIAN TOWER

Time: 15 minutes

Materials: Whiteboard, flipchart, or pencil and paper

1. Form teams of three-four players. Teams race to create the largest pyramids.
2. Announce a LifeSmarts topic (choose from personal finance, health and safety, the environment, technology, and consumer rights and responsibilities).
3. Each team confers to create a pyramid from the top down. Levels can have numbers, acronyms, or words that relate to the selected LifeSmarts topic. The top of the pyramid has one box, the second row has two boxes, the third row has three boxes, and so on.
4. Teams must be able to define the words, numbers, or acronyms they have written on their pyramids, and/or explain how they relate to the topic.
5. Allow four-six minutes for teams to create their pyramids.
6. Teams share their work with the large group, and the team with the most levels wins.

CRITICAL THINKING QUESTIONS

PERSONAL FINANCE

1. What are the opportunity costs of a part-time job during the school year? During summer break?
2. How is credit bad, and how is credit good?
3. How is the concept of PYF like insurance?
4. Why is learning the “art” of delayed gratification an important financial goal?
5. Your bank charges \$30 for overdraft protection. How is this fair and/or unfair?
6. In what way is leasing a car similar to a cell phone agreement?
7. Explain which of the five “C’s” of credit you think is the most important.
8. Explain the most efficient way to spend money: a debit card or cash.
9. Why is it easier to spend money than to save money?



CRITICAL THINKING QUESTIONS

PERSONAL FINANCE

10. How is financial independence a hallmark of achieving adulthood?
11. React: It should be required that in order to have a part-time job, high school students must be earning passing grades in all of their classes.
12. React: Workers should be required to put a portion of each paycheck into their savings.
13. React to this quote by Ayn Rand: "Money is the barometer of a society's virtue."
14. React to this Joe Moore quote: "Before borrowing money from a friend, it's best to decide which you need most."
15. React to this Nathan W. Morris quote: "Every time you borrow money, you're robbing your future self."

CRITICAL THINKING QUESTIONS

PERSONAL FINANCE

16. React: The cashless society is a con.
17. What programs would you propose to help the unemployed pay their monthly expenses?
18. Would you rather go into debt for a vehicle or an education? Explain.
19. What five things do you know about payroll taxes?
20. How is a credit card like a football game?
21. Which would you choose: an ideal job in a not-so-great location or a not-so-great-job in an ideal location? Explain your answer.
22. How is money management more related to behavior than economics?
23. How are predatory lending companies like sharks?
24. What factors influence the decision to move away from home and become independent?



CRITICAL THINKING QUESTIONS

PERSONAL FINANCE

25. How is establishing credit like making a pizza?
26. List three things you do that help you save money.
27. What advice do you have for younger friends and siblings about needs vs. wants?
28. High pay and high stress or lower pay and lower stress, which job would you choose and why?
29. Why is education important to the democratic process?
30. React: Equal is not always fair, and fair is not always equal.

CRITICAL THINKING QUESTIONS

CONSUMER RIGHTS

1. How are consumer literacy and financial literacy different? How are they alike?
2. If anything and everything you want to buy is available to purchase online, why do we still need malls and stores?
3. What are the consequences of allowing a 10-year-old to work picking fruit?
4. How do consumer goods relate to self-esteem?
5. How do family background and income affect consumer literacy?
6. In the past, consuming “bigger and better” was the standard. How will this standard change in the future?
7. Explain why you prefer quality or quantity when you buy clothes.
8. What marketing strategies are specifically aimed at teenagers? Why are they successful?
9. Why is product placement in television and movies so profitable?



CRITICAL THINKING QUESTIONS

CONSUMER RIGHTS

10. If you were teaching a course in Consumer Rights and Responsibilities, what topics would you cover?
11. React: The consumer rules the marketplace.
12. React: The goals of buying and selling are the same.
13. React to this quote by Benjamin Franklin: "Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty nor safety."
14. React: Advertising on websites is an effective method to get the consumer's attention.
15. React: A living wage is not the same as a minimum wage.
16. Who has the primary responsibility in educating youth about consumer literacy?
17. If everyone were honest, what would the marketplace be like?
18. How does renter's insurance benefit the tenant and the property owner?

CRITICAL THINKING QUESTIONS

CONSUMER RIGHTS

19. What are the most important responsibilities of a consumer?
20. What additional legal restrictions are reasonable for teenage drivers?
21. Who really holds the marketplace advantage: the manufacturer, the retailer, or the consumer?
22. How is advertising like a road map?
23. Right to Safety: All states have seatbelt laws and most have helmet laws. Why does the government have an interest in requiring individuals to use these safety devices?
24. Right to Choose: How does advertising increase the consumer right to choose? How does advertising decrease the consumer right to choose?
25. Right to Information: When a consumer goes online, what criteria should be used to identify reliable, honest product information and ratings?
26. Right to be Heard: React—The right to be heard will disappear if consumers do not use their voices.



CRITICAL THINKING QUESTIONS

CONSUMER RIGHTS

27. Right to Redress: Consumer complaints are sometimes linked with frustration and anger. Why is it important that consumers not use anger when trying to settle a dispute or complaint?
28. Right to a Healthy Environment: React—This amendment should be added to the Bill of Rights: “Americans have the right to live and work in an environment that does not threaten the well-being of present and future generations.”
29. Right to Service: Consumers have the right to expect courteous service while in a store or other business establishment. How is a teenager’s customer service experience different from an adult’s?
30. Right to Consumer Education: React—As the marketplace becomes more complex, consumer education is needed to navigate and understand consumer rights and responsibilities.

CRITICAL THINKING QUESTIONS

TECHNOLOGY & WORKFORCE PREP

1. How is phishing like fishing?
2. What are the advantages and disadvantages of planned obsolescence in consumer electronics?
3. Why should teenagers be cautious with social networking?
4. How has technology failed to improve the quality of life? How has it improved the quality of life?
5. If you were teaching a course on cyber ethics, what topics would you include?
6. Do you expect to fill out worksheets or take standardized tests in the workplace?
7. Compare a landline telephone to a mobile phone.
8. What are some of the advantages and disadvantages of online medical records?
9. How is using the Internet an addiction for some people?



CRITICAL THINKING QUESTIONS

TECHNOLOGY & WORKFORCE PREP

10. Does social networking (texting, tweeting, and “friending”) diminish one’s ability to interact with people face-to-face?
11. React to this quote by Max Frisch:
“Technology...the knack of so arranging the world that we don’t have to experience it.”
12. React: All high school students should be required to successfully complete an online course before graduating.
13. React: Employers should be able to access a potential employee’s social media content.
14. React: Broadband Internet access is essential to education, health, and finance. Therefore, it should be free.
15. React: Schools should be allowed to block phone reception during class time.
16. With information available 24-7 using our ubiquitous smart phones, how should our approach to education change?

CRITICAL THINKING QUESTIONS

TECHNOLOGY & WORKFORCE PREP

17. Why would you work for an employer that checks your social media content?
18. Why should teenagers be cautious with social networking?
19. Does technology enhance or inhibit our ability to be caring human beings?
20. React: If post-secondary education is so important, it should be free.
21. If a person knowingly texts the driver of a vehicle, should that person be held responsible if the driver is in an accident while reading the text or returning a text message?
22. Would you place any limits on a young child's screentime? Why or why not?
23. Is our consumption of technology hurting our ability to think critically?



CRITICAL THINKING QUESTIONS

TECHNOLOGY & WORKFORCE PREP

24. React: Reading for pleasure, which has declined among young people in recent decades, engages the imagination in a way that online gaming and television do not.
25. React: Multitasking prevents people from gaining a deeper understanding of information.
26. React: Technology is good because it keeps people connected.
27. React: Technology is making humans obsolete.
28. React: Knowing where information is stored is more important than knowing the information first-hand.
29. React: My smartphone is a digital extension of me.
30. How have smartphones and social media democratized information?

CRITICAL THINKING QUESTIONS

HEALTH & SAFETY

1. How do helmet laws protect the public good?
2. What would make you eat only healthy foods?
3. Should people with lifestyle diseases pay more for health insurance?
4. How are fad diets like marshmallows?
5. What are the similarities and differences between OTC and Rx drugs?
6. Relate this quote by Mark Twain to health fraud today: "Be careful about reading health books. You may die of a misprint."
7. What important safety issues do many teenagers ignore?
8. What are the human and financial costs of America's substance abuse problems?
9. Give examples of how the Internet promotes or discourages quackery.



CRITICAL THINKING QUESTIONS

HEALTH & SAFETY

10. Relate Daily Nutrition Values to the Nutrition Facts Label.
11. React: Teens who are pulled over for texting while driving should have their licenses suspended.
12. React: High school sports should be free for all participants.
13. React to this quote by William Shakespeare: "Best safety lies in fear."
14. React: Child-resistant packaging is unnecessary; it is a parent's responsibility to supervise children.
15. React: Fifty minutes of aerobic activity per day should be required of all students enrolled in public school.
16. What driving safety precautions should be emphasized in driver education?

CRITICAL THINKING QUESTIONS

HEALTH & SAFETY

17. Why do many Americans prefer “junk food” to the healthier alternatives?
18. Compare and contrast minerals and vitamins.
19. Should hospitals be allowed to deny treatment to people who do not have the ability to pay? Defend your answer.
20. Explain which is more important, prevention or treatment?
21. How does dental health relate to other health issues?
22. How should schools control peanut products to protect students who have life threatening peanut allergies?
23. If health care was no longer linked to employers, what other system would you recommend?
24. Who should decide when a healthcare service is necessary—the patient, the doctor, or the insurance company? Explain.



CRITICAL THINKING QUESTIONS

HEALTH & SAFETY

25. Is healthcare a right or a privilege?
26. Describe the difference between uninsured and underinsured.
27. More students are diagnosed with anxiety now than ever before. What factors contribute to this concern?
28. React: Eighteen is the age of adulthood in the United States, and adults should have the right to make their own decisions about using alcohol.
29. React: Public services should be denied to those who choose not to vaccinate.
30. Why are employers allowed to hire workers for jobs that are known to contain inherent safety risks?

CRITICAL THINKING QUESTIONS

THE ENVIRONMENT

1. What is the human obligation to the environment?
2. Would you prefer a paper textbook or an online textbook? Why?
3. Would you first protect endangered species or workers' jobs?
4. Should plastic bags be banned from the marketplace?
5. Should companies be forced to subsidize community efforts to recycle their packaging?
6. What are similarities and differences between a habitat and an ecosystem?
7. Explain your preference between a tax on gasoline or a tax on vehicles that are "gas guzzlers."
8. How does suburban sprawl influence the environment?



CRITICAL THINKING QUESTIONS

THE ENVIRONMENT

9. How is reducing your carbon footprint similar to reducing your caloric intake?
10. What would happen if, to reduce gasoline consumption and carbon emissions, high school students would be banned from driving cars to school?
11. React: Recycling should be required by law.
12. React: All plastic bottles should have a surcharge.
13. React: Laws should prohibit the United States from exporting dangerous e-waste to third world countries.
14. React: One individual cannot influence the environment, so why bother?
15. React: When running errands, it is a waste of energy to drive a car when the errand is less than one mile away.

CRITICAL THINKING QUESTIONS

THE ENVIRONMENT

16. If recycling were required by law, should the consumer, the retailer, or the manufacturer be responsible for the process?
17. How would an increased cost for garbage removal affect the amount of recyclable materials in landfills?
18. How does organic food benefit the environment?
19. What are the connections between a healthy economy and a healthy environment?
20. Should America search for new sources of oil or invest the capital in creating alternative energy sources?
21. What steps could fast food chains take to promote the three R's?
22. In what ways is source reduction a smart waste reduction strategy?
23. Relate insulation R-value to energy management.



CRITICAL THINKING QUESTIONS

THE ENVIRONMENT

24. React: Because of serious environmental concerns, schools should not be allowed to sell beverages that come in plastic bottles.
25. Connect this quote by Samuel Coleridge, "Water, water, everywhere, nor any drop to drink," (from the Rime of the Ancient Mariner) to water issues in the world today.
26. React to this quote by Margaret Mead: "We won't have a society if we destroy the environment."
27. React: Global warming is the most pressing environmental issue of our time.
28. React to this quote by Henry David Thoreau (from 1861): "Thank God men cannot fly, and lay waste to the sky as well as the earth."
29. When should humans intervene to put out wildfires?
30. React to this quote by Isaac Singer, "I did not become a vegetarian for my health. I did it for the health of the chickens."

LIFESMARTS QUESTIONS

PERSONAL FINANCE

1. When you purchase this type of investment, you become a partial owner of the company:
Answer: Stocks
2. When a company is ready to start issuing stocks, the management will announce the stock's IPO. What do the letters "IPO" stand for?
Answer: Initial Public Offering
3. Stocks that are traded for less than five dollars a share are commonly called what?
Answer: Penny stocks
4. Is dividend income earned or unearned?
Answer: Unearned
5. On average, in how many years do Treasury bonds mature?
Answer: Thirty years
6. Your family's assets total \$90,000 and you have liabilities of \$20,000. What is your family's net worth?
Answer: \$70,000
7. What is generally the most expensive portion of an auto insurance policy?
Answer: Collision coverage
8. People who rent property from someone else are called what?
Answer: Tenants; renters



LIFESMARTS QUESTIONS

PERSONAL FINANCE

9. A sudden drop in stock market prices is called a:

Answer: Crash

10. Of these assets: real estate, stocks, and a savings account, which is most liquid?

Answer: The savings account

11. Name one thing a union does on behalf of its members.

Answer: Represent workers at the bargaining table; help oversee health and safety in the workplace; represent a worker in conflict with the management

12. When a bank account is held by two people who equally share rights and liabilities it is called a:

Answer: Joint account

13. When discussing banking terminology, the letters "CD" are an abbreviation for what investment vehicle?

Answer: Certificate of deposit

14. The amount of money you earn once your certificate of deposit matures is known as what?

Answer: Yield

15. Does the insurance term COBRA refer to health, auto, or home insurance?

Answer: Health insurance

LIFESMARTS QUESTIONS

PERSONAL FINANCE

16. At this age you may do any job, including hazardous work:
Answer: 18
17. Leaving interest earned in your savings account, so that you will earn interest on both the original deposit and the earned interest, is called:
Answer: Compound interest
18. What does this define: An agreement that allows students to attend participating public universities in a neighboring state at a reduced tuition:
Answer: Reciprocity
19. The form you complete to apply for financial aid.
Answer: FAFSA (Free Application for Federal Student Aid)
20. Corporate bonds with little or no investment rating are commonly called what?
Answer: Junk bonds
21. A professional, independent examination of a company's financial statements and accounting practices is known as a what?
Answer: An audit
22. What is the best advice you can give a friend who wants to save money on car insurance?
Answer: Shop around
23. Your parents' mortgage payment is the same amount each month. What type of mortgage do they have?
Answer: Fixed-rate mortgage



LIFESMARTS QUESTIONS

PERSONAL FINANCE

24. The period during which you can avoid any finance charges by paying off your credit card balance in full before the due date is called what?

Answer: Grace period

25. Your car insurance policy has a \$500 deductible. What does that mean if you are in an accident?

Answer: You will have to pay \$500 before your insurance coverage kicks in

26. What tax term does this define: You paid too much income tax and you will receive the money back.

Answer: Refund

27. What is the main purpose of taxation?

Answer: To finance the government; to raise money for government activities

28. Stafford loans are issued by the federal government to help people finance what?

Answer: College education; tuition; student loan

29. Creditors use the C's of credit to determine if a borrower is creditworthy. Name two of the C's of credit.

Answer: Character; capacity; collateral; capital; conditions

30. What is usually considered the debt management option of last resort, when all other options have failed?

Answer: Bankruptcy

LIFESMARTS QUESTIONS

CONSUMER RIGHTS

1. This workplace discrimination violates Title VII of the Civil Rights Act. What term describes any kind of sexual behavior that is unwelcome and/or inappropriate?
Answer: Sexual harassment
2. What federal law requires accessibility to people with physical or mental impairment?
Answer: ADA; Americans with Disabilities Act
3. Name two types of benefits that are paid out by the Social Security Administration.
Answer: Retirement; disability; survivor's benefits; SSI (Supplemental Security Income) benefits
4. What term describes a general, prolonged rise in the prices of goods and services across the economy?
Answer: Inflation
5. This is a lawsuit filed on behalf of a group of people with the same complaint:
Answer: Class-action lawsuit
6. When consumers refuse to buy from a certain business to express disapproval of the business's practices, it is a:
Answer: Boycott
7. In economics, how are wants fulfilled?
Answer: By purchasing the good or service; buying something you want



LIFESMARTS QUESTIONS

CONSUMER RIGHTS

8. This institution protects depositors' funds from bank failures:
Answer: FDIC; Federal Deposit Insurance Corporation
9. According to the U.S. Constitution, who has the power to appoint justices to the Supreme Court?
Answer: The President
10. Identify the federal agency abbreviated F H A
Answer: Federal Housing Administration
11. Who sets the return policies offered by stores?
Answer: The owner; the stores themselves
12. The crime of creating a false document or writing a false signature for an illegal benefit is called what?
Answer: Forgery
13. A group of citizens sworn by a court to hear the facts during a trial, and then to render a verdict, is called a what?
Answer: A jury
14. There are three basic types of economic resources. Name two of them.
Answer: Human; natural; capital
15. Inspections in meat and poultry plants help ensure food safety. Which federal agency provides these inspections?
Answer: USDA; U.S. Department of Agriculture

LIFESMARTS QUESTIONS

CONSUMER RIGHTS

16. When you purchase some products, this comes automatically with it. What term describes a company's guarantee to fix or replace a defective product?

Answer: Warranty

17. What promise is a business making with a warranty of merchantability?

Answer: That the product will function as it is supposed to

18. Name one reason why a person would need to get a new Social Security card.

Answer: The old card is lost; the old card is stolen; the person changed his or her name; the person is a victim of identity theft

19. What does this define: A system of rules that makes sure a community works.

Answer: Law

20. What does this define: A court decision that provides an example for deciding similar future cases.

Answer: Precedent

21. The abbreviation "tsp" is short for what unit of measurement?

Answer: Teaspoon

22. At the store the cashier rings up your purchase. It is more than you expected. What should you do?

Answer: Ask the cashier to check the price; ask for a price check



LIFESMARTS QUESTIONS

CONSUMER RIGHTS

23. When speaking about Social Security payroll taxes, what does the acronym "FICA" stand for?

Answer: Federal Insurance Contributions Act

24. As opposed to wants, what economic term describes something that is basic or necessary for your survival?

Answer: Needs

25. How does a country calculate its balance of trade?

Answer: The difference in value between exports and imports

26. Care labels give specific cleaning instructions for what type of consumer product?

Answer: Clothing

27. Describe the technology fraud of "cramming."

Answer: Crammers add charges to your phone bill for services you never agreed to purchase

28. Trip cancellation, emergency medical evacuation, and baggage loss are all examples of what?

Answer: Travel insurance

29. The total sum of the prices of finished goods and services produced in a country is this economic term:

Answer: GNP; gross national product

30. This paperless ticket allows travelers to fly with only a photo ID:

Answer: E-ticket; electronic ticket

LIFESMARTS QUESTIONS

TECHNOLOGY & WORKFORCE PREP

1. How has the Internet helped the spread of the advance-fee scam?

Answer: It has made it easier (and cheaper) for fraudsters to contact potential victims

2. You've just graduated from trade school. How many months do you have before you must begin repaying your federal student loans?

Answer: Six months

3. Identity thieves rummage through trash looking for bills or other discarded items containing personal information. This is called:

Answer: Dumpster diving

4. When speaking of computer documents, what does the abbreviation PDF stand for?

Answer: Portable Document Format

5. A software program that allows you to look at various Internet resources is called a what?

Answer: Browser

6. Websites you visit may send these small files to your browser, so the site is customized based upon your previous activity. What are these called?

Answer: Cookies

7. The Telecommunications Relay Service in the United States assists people to communicate who have what type of disability?

Answer: Hearing disability; speech disability

8. Is "E for Everyone" a rating you would see on a TV show, a video game, or a movie?

Answer: Video game



LIFESMARTS QUESTIONS

TECHNOLOGY & WORKFORCE PREP

9. When looking at the address of a Website, how can you tell if the connection is secure?
Answer: The address begins with “https” instead of “http”
10. The FAFSA is used to apply for three types of aid. Name them:
Answer: Grants; loans; work-study
11. Describe the distinguishing feature of an electric plug that is polarized:
Answer: One prong is wider than the other prong
12. Work provides income and benefits, but it also costs money. Name one indirect cost associated with transportation:
Answer: Gas; parking; bus or train fares; tolls; tires for your car; oil changes; wear and tear on your car
13. During college you are encouraged to do an internship. Name one benefit of even unpaid internships?
Answer: Looks good on a resume; introduces you to work in your field; may lead to full-time work after graduation; provide references; gain mentors in your field
14. When speaking of phone service, what is number portability?
Answer: A consumer can keep their old cell phone number when switching cell phone providers
15. A file sent along with an email message is better known as what?
Answer: An attachment

LIFESMARTS QUESTIONS

TECHNOLOGY & WORKFORCE PREP

16. Question: What is the most common type of identity theft?

Answer: Wi-Fi hotspots

17. What does this tech acronym stand for: HTTP

Answer: Hyper Text Transfer Protocol

18. What term is used to describe a software program that serves a direct purpose for the user?

Answer: Applications; apps

19. Name one benefit of using an e-wallet?

Answer: Convenient; widely accepted; secure; saves time

20. The resolution of a computer scanner is measured in what?

Answer: Pixels; pixels per inch; ppi

21. Pirated software comes with what type of warranty:

Answer: No warranty

22. What term describes the underlying hardware or software for a computer system?

Answer: Platform; operating system

23. The scientific application of designing work equipment that reduces worker fatigue and discomfort is called:

Answer: Ergonomics



LIFESMARTS QUESTIONS

TECHNOLOGY & WORKFORCE PREP

24. Delivering computing services, including services, storage, and software, over the internet is better known as:

Answer: Cloud computing

25. What is “cyberslacking”?

Answer: Recreational Web surfing during work hours

26. What are the three ways to tether your phone to your computer?

Answer: Cable; bluetooth; Wi-Fi

27. Installed on your computer without your knowledge, this software monitors your computer use:

Answer: Spyware

28. Eight bits of computer data, roughly equivalent to one character, is known as one:

Answer: Byte

29. The ability to execute more than one task at a time on a computer is known as:

Answer: Multitasking; multiprocessing

30. Short for “robot” – this computer term means a program that runs automatically:

Answer: bot

LIFESMARTS QUESTIONS

HEALTH & SAFETY

1. Vitamins can be classified based upon how they are absorbed by the body. Name these two types of vitamins.

Answer: Water-soluble; fat-soluble

2. What do the letters "DUI" stand for?

Answer: Driving under the influence

3. Is magnesium a micronutrient or a macronutrient?

Answer: Micronutrient

4. Written permission from your primary care doctor that allows you to see a specialist, such as an allergist, is called a:

Answer: Referral

5. The Heimlich maneuver can be used when someone is experiencing what emergency?

Answer: Choking; a foreign object is in a person's throat

6. Seeing this word on a USDA produce label signifies that a fruit or vegetable was grown without conventional pesticides:

Answer: Organic

7. Nearly all UV rays on the planet originate where?

Answer: The Sun

8. Dry beans, peas, lentils, peanuts, and soybeans are all examples of what type of food?

Answer: Legumes



LIFESMARTS QUESTIONS

HEALTH & SAFETY

9. Medical attention administered immediately after an injury occurs, and generally in the same location, is called:

Answer: First aid

10. When speaking of first aid, the letters “CPR” stand for what?

Answer: Cardiopulmonary resuscitation

11. Which two organs are in charge of cleaning the body of toxins?

Answer: Liver; kidneys

12. How often should you test your smoke detector?

Answer: Monthly; once a month

13. When a doctor prescribes a medication for you to take, why is it important to tell the doctor about other medications and supplements that you are taking?

Answer: To avoid any possible interactions

14. What does this health acronym stand for: CHIP

Answer: Children’s Health Insurance Program

15. What is gingivitis?

Answer: Inflammation of the gums; an early stage of periodontal disease

LIFESMARTS QUESTIONS

HEALTH & SAFETY

16. Fires in single-family homes most often start in what room?

Answer: Kitchen

17. What does this define: Complete state of physical, mental, and social well-being, and not just the absence of disease?

Answer: Health

18. If you are under this age you may remain on a parent's health care plan:

Answer: 26

19. When discussing medication, what is an "OTC" drug?

Answer: A drug purchased over the counter; a non-prescription drug

20. What is the most important safety item to wear when riding a bicycle?

Answer: A helmet

21. What injury occurs when a ligament is overstretched?

Answer: Sprain

22. To treat most swollen joints or muscles, follow the acronym RICE. Name the four words represented by this acronym.

Answer: Rest, Ice, Compression, and Elevation

23. When speaking about personal health, what does the acronym "BMI" stand for?

Answer: Body Mass Index



LIFESMARTS QUESTIONS

HEALTH & SAFETY

24. The three largest healthcare expenses for an American family's budget are drugs, health insurance, and medical services. Which of these is usually the most expensive?

Answer: Health insurance

25. Asbestos is a mineral fiber that can cause what type of cancer?

Answer: Lung cancer; mesothelioma

26. When cooling a burn, what is the best liquid to apply?

Answer: Water

27. This program was created when President Lyndon Johnson signed the Social Security Act of 1965. What is the name of the federal program that provides health insurance for low-income families?

Answer: Medicaid

28. Besides marijuana, name one of the other two illegal substances most commonly abused by teenagers.

Answer: Alcohol; tobacco

29. This bacterium is the leading cause of foodborne illness in America. Identify this pathogen commonly found in eggs and raw poultry.

Answer: Salmonella

30. For many people in the world, this diet is a matter of economics, because meat costs more than beans, rice, or other items. Identify this diet where people do not eat meat.

Answer: Vegetarianism; vegetarian

LIFESMARTS QUESTIONS

THE ENVIRONMENT

1. Name one way you can reduce acid rain.
Answer: Use less electricity; drive less; use alternative fuels
2. Idling your car engine gets how many miles per gallon?
Answer: Zero
3. What meteorological term describes the average weather for a certain region, viewed over a long period of time?
Answer: Climate
4. In the water cycle, what is the opposite of condensation?
Answer: Evaporation
5. True or False: Burning fossil fuels is the most significant impact humans are having on the climate.
Answer: True
6. This federal program helps clean up toxic waste sites with ground or water contamination:
Answer: Superfund; CERCLA
7. What federal law is the cornerstone of surface water quality protection in the United States?
Answer: The Clean Water Act
8. Most soda pop cans are made out of what metallic element?
Answer: Aluminum



LIFESMARTS QUESTIONS

THE ENVIRONMENT

9. What is the most environmentally-friendly disposal method for eggshells?
Answer: Compost
10. The practice of wisely using, preserving, reusing, and renewing natural resources for future generations is called what?
Answer: Conservation; stewardship
11. Identify this violent windstorm that is more prevalent in this country than in the rest of the world:
Answer: Tornado
12. What does this define: A liquid mix of hydrocarbons that can be extracted and refined to produce fuels including gasoline:
Answer: Petroleum
13. What does this define: The invisible gaseous substance surrounding the earth, it is a mix of mainly oxygen and nitrogen:
Answer: Air
14. The Endangered Species Act protects endangered and threatened species, and their:
Answer: Ecosystem; environment; habitat
15. An alien species that negatively impact its new environment is called:
Answer: Invasive species

LIFESMARTS QUESTIONS

THE ENVIRONMENT

16. Large fish and shellfish may have high levels of this substance that can act as a toxin when consumed in large doses. Identify this element with the chemical symbol Hg.

Answer: Mercury

17. Anything found in water that may be harmful to human health is called a:

Answer: Contaminant

18. This device controls the temperature inside most buildings:

Answer: Thermostat

19. The science of farming organisms that live in water such as fish, shellfish, and algae is called:

Answer: Aquaculture

20. What is a carbon footprint?

Answer: The impact of human activities on the environment

21. Deforestation is cited as a major contributor to the greenhouse effect. Why?

Answer: Trees that are burned (or decompose) release carbon dioxide; trees that are cut no longer remove carbon dioxide from the air

22. Which chemical, when added to water, helps to limit outbreaks of disease caused by microbiological contaminants?

Answer: Chlorine



LIFESMARTS QUESTIONS

THE ENVIRONMENT

23. Sprays, powders, and liquids that kill insects are called:
Answer: Insecticides; pesticides
24. To conserve energy, it is better to cook small amounts of food in what appliance, rather than the oven?
Answer: Microwave; toaster oven
25. When speaking about energy, what does the acronym GW stand for?
Answer: Gigawatt
26. White spots left on glasses and silverware are mineral deposits from which kind of water?
Answer: Hard water
27. A substance that is neither acidic nor basic is called what?
Answer: Neutral
28. Hydroelectricity is produced by turbines that are powered by what natural resource?
Answer: Water; running water
29. Name two reasons species become endangered.
Answer: Habitat loss; non-native species invade ecosystem; pollution; disease; killing or hunting
30. This brownish haze pollutes the air and makes it difficult for some people to breathe. Identify this pollutant that is a combination of the words "smoke" and "fog."
Answer: Smog

RESOURCES

LIFESMARTS PROGRAMS

LifeSmarts competition

Practice, preparation, and consumer smarts come together in competition. We encourage students to Learn It, Live It, and show what they know! Students compete both online and inperson at the state and national levels. There are special opportunities for members of student leadership organizations as well.

LifeSmarts competition prepares students to be tomorrow's informed, responsible citizens, consumers, and workers. LifeSmarts competition is:

- Fun
- Educational
- Motivating
- Available at the local, state, and national levels
- Free!



RESOURCES

LIFESMARTS PROGRAMS

LifeSmarts timeline

Online Competition: September – January

Students begin online, where they use LifeSmarts resources, practice competitions, and compete for a final score. Working independently, students take six 20-question quizzes – one on each LifeSmarts topic and a capstone quiz. A team is formed when four or more students have each completed the six quizzes. Students must complete this competition within their state's competition period, generally September through January.

State Competitions: February – March

Qualifying teams advance to compete at the state level. State organizations partner with LifeSmarts to serve as state coordinators and conduct the in-person state competitions. Virtual competitions are held in states without state coordinators. State competitions are generally held in February and March.

National LifeSmarts Championship: April

State champion teams compete for four days in April, with the national title on the line. The National Consumers League hosts the National LifeSmarts Championship, during which all teams compete multiple times and top individuals and teams earn scholarships.

RESOURCES

LIFESMARTS PROGRAMS

TeamSmarts

TeamSmarts is a monthly online competitive learning tool that allows teams of teens to cooperatively investigate important consumer topics and helps teams prepare for live competition. TeamSmarts fosters problem solving, team building, and leadership skills.

Each monthly quiz contains 100 questions and focuses on a specific LifeSmarts topic. Teams have a set time in which to complete TeamSmarts and are scored for speed and accuracy.

Real-World Quiz

Students and educators can join us each month to add this relevant, real-world quiz to their classroom or extra-curricular activities. TeamSmarts is open to everyone who has registered at LifeSmarts.org.

Winning teams receive \$100 cash prizes.



RESOURCES

LIFESMARTS PROGRAMS

TeamSmarts

How it works

Practice quizzes are available to all students once they register at [LifeSmarts.org](https://www.lifesmarts.org).

TeamSmarts as Competition

In addition to being an excellent practice tool, TeamSmarts is also used by many state coordinators as a pre-competition event for teams attending an in-person state competition. State champion teams advancing to the National LifeSmarts Championship may compete in TeamSmarts before arriving on-site.

For more information

Visit [LifeSmarts.org/TeamSmarts](https://www.lifesmarts.org/TeamSmarts)

RESOURCES

LIFESMARTS PROGRAMS

LifeSmarts U

LifeSmarts U, designed for students, coaches, and educators, explores current consumer topics in-depth.

Learning activities in this virtual classroom are built around content vocabulary. A lesson is provided for use in the classroom or other team or educational setting. Additional resources may include slide presentations, videos, small group activities, and other lesson extensions.



RESOURCES

LIFESMARTS PROGRAMS

LifeSmarts.org website

The online home of LifeSmarts has additional resources for students and educators, including:

- LifeSmarts in a Box extensions
- ConsumerMan videos
- LifeSmarts U
- TeamSmarts
- The Daily Quiz
- Question-of-the-Day calendars
- Content Vocabulary quizzes
- Practice competition questions
- Slide presentations with notes
- Activities and lesson ideas
- LifeSmarts coaching guides
- Community service projects
- Links to the LifeSmarts alumni group
- Links to scholarship opportunities
- Ideas for promoting your team
- Many consumer study links and resources

RESOURCES

OTHER RESOURCES

Other resources

It's easy to find additional resources to supplement LifeSmarts materials and programs. In addition to the LifeSmarts website, coaches use these resources most:

- Government agencies provide a wealth of information on websites and in free or low-cost publications
- Many consumer groups, trade associations, and businesses provide websites, brochures, textbooks, and other educational resources
- Classroom materials and curriculum – LifeSmarts complements courses being taught in Family and Consumer Sciences, Business, Technology, Health, Vocational Education, and more

Visit the LifeSmarts website for links to additional resources.

RESOURCES

WEB RESOURCES

To learn more about the
LifeSmarts program, visit:

LifeSmarts.org

To learn more about your state
program, visit:

**LifeSmarts.org/
state-competitions**

To learn more about the National
Consumers League, visit:

www.nclnet.org